

# Prudential Group Variable Universal Life

Insured by The Prudential Insurance Company of America

## Average Annual Total Return as of December 31, 2002

(N/A - figures for these time periods are not available.)

Fund Name	Inception Date	One Year	Three Years	Five Years	Ten Years	Since Inception
<b>Prudential Money Market Portfolio</b> Prudential Money Market Portfolio 7-Day Yield 0.61%	May 13, 1983	1.07	3.46	3.96	4.09	5.44
<b>Prudential Diversified Bond Portfolio</b>	May 13, 1983	6.59	7.43	5.50	6.42	8.02
<sup>1,2</sup> <b>SVSII Scudder High Yield Portfolio</b>	April 6, 1982	(0.75)	(2.68)	(1.09)	4.96	9.41
<b>Prudential Flexible Managed Portfolio</b>	May 13, 1983	(13.13)	(7.16)	(1.18)	5.55	8.25
<b>T. Rowe Price Equity Income Portfolio</b>	March 31, 1994	(13.51)	(0.56)	1.97	N/A	10.56
<b>Prudential Equity Portfolio</b>	May 13, 1983	(22.69)	(11.09)	(3.04)	7.36	10.12
<b>Prudential Stock Index Portfolio</b>	October 19, 1987	(22.54)	(15.00)	(1.18)	8.58	10.91
<b>T. Rowe Price New America Growth Portfolio</b>	March 31, 1994	(28.63)	(17.71)	(5.90)	N/A	5.59
<b>Prudential Jennison Portfolio</b>	April 25, 1995	(31.26)	(22.80)	(2.28)	N/A	6.86
<b>MFS Research Series</b>	July 26, 1995	(24.88)	(17.68)	(3.28)	N/A	4.25
<b>Janus Aspen Series Growth Portfolio</b>	September 13, 1993	(26.84)	(22.46)	(2.03)	N/A	6.41
<b>Prudential Value Portfolio</b>	February 19, 1988	(22.32)	(4.49)	(1.05)	8.82	10.12
<b>Lazard Retirement Series Small Cap Portfolio</b>	November 4, 1997	(18.05)	5.26	3.30	N/A	2.89
<sup>3,4,5</sup> <b>Templeton Foreign Securities Fund Class 2</b>	May 1, 1992	(18.93)	(12.98)	(2.57)	7.28	6.15
<b>Prudential Global Portfolio</b>	September 19, 1988	(25.48)	(20.59)	(1.65)	6.16	5.52
<b>Janus Aspen Series International Growth Portfolio</b>	May 2, 1994	(25.92)	(22.04)	0.07	N/A	7.59

The figures above depict the separate account's performance as if it had invested in the funds since each fund's inception date. The above performance information represents past performance, and is no guarantee of future results. The amounts shown in all tables reflect daily charges for mortality and expense risks equivalent to an effective annual charge of 0.45%. The rates of return reflect the reinvestment of all dividends and capital gains, and the deduction of investment management fees and expenses. **The rates of return do not reflect product-related charges or administrative charges, such as charges for taxes attributable to premiums or administrative expenses, processing fees, Cost of Insurance and additional benefits and transaction charges. If such charges were reflected, the performance quoted would be significantly lower.**

Please refer to the hypothetical illustration of death benefits and cash surrender values found in The Prudential Insurance Company of America Group Variable Universal Life (GVUL) Prospectus showing the Cost of Insurance and other administrative charges not reflected here. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the premiums paid into the policy.

The advisors for certain funds have either absorbed or currently absorb certain expenses for the portfolios above. Without these arrangements, which are subject to change, the average annual total returns would have been less.

The 7-day yield quotation more closely reflects the current earnings of the Money Market fund than the total return quotation. An investment in the Prudential Series Fund Money Market Portfolio is

(Additional information on reverse side.)

Portfolios that invest in foreign securities, such as the Prudential Series Fund Global Portfolio, Templeton Foreign Securities Fund, and Janus Aspen Series International Growth Portfolio, present certain unique risks not associated with domestic investments, such as currency fluctuations and political and economic changes. Remember the value of your investment will fluctuate with changing market conditions.

For a hypothetical illustration of death benefits and cash surrender values, please refer to The Prudential Insurance Company of America GVUL Prospectus. Any loan or withdrawal will reduce cash values resulting in a lower death benefit and may have tax consequences. If you are interested in a personalized illustration that shows the effect of insurance charges on contract values, or for costs and details of this coverage, please call The Prudential Insurance Company of America's GVUL Customer Service Center at 800-562-9874.

Group Variable Universal Life (Contract Series: 89759) is underwritten by The Prudential Insurance Company of America, 751 Broad Street, Newark NJ 07102-3177 and is distributed by Prudential Investment Management Services LLC (PIMS), located at Three Gateway Center, 14<sup>th</sup> Floor, Newark, NJ 07102-4077. Both The Prudential Insurance Company of America and Prudential Investment Management Services LLC are Prudential Financial companies. This product is available in all states.

This material must be preceded or accompanied by a GVUL Prospectus. You will receive or have received prospectuses for the individual funds along with your certificate upon approval of your enrollment in GVUL. To obtain any of the fund

not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$10 per share, it is possible to lose money by investing in this subaccount.

prospectuses prior to enrolling, please call The Prudential Insurance Company of America's GVUL Customer Service Center at 800-562-9874. Please read the prospectuses carefully before you invest, forward premiums or apply for coverage.

<sup>1</sup> Effective May 1, 2001 Kemper Variable Series was renamed Scudder Variable Series II. Computed using month-end Net Asset Values (NAV's) from inception of 4/6/82-7/31/96, and daily NAV's 8/1/96 through the current reporting period (High Yield).

<sup>2</sup> On April 5, 2002 the asset manager for this portfolio was acquired by Deutsche Bank AG. More information is included in the prospectus dated May 1, 2002

<sup>3</sup> Computed using month-end NAV's from inception of 5/1/92-12/31/93, and daily NAV's 1/1/94 through current reporting period, which may cause the actual percentage to vary slightly.

<sup>4</sup> Class 1 NAV's used 5/1/92-5/4/97, and Class 2 NAV's 5/5/97 through current reporting period. Performance after 5/1/97 reflects Class 2's higher annual fees and expenses resulting from its rule 12b-1 plan; maximum annual 12b-1 fees are 0.25%.

<sup>5</sup> Effective May 1, 2002 Templeton International Securities Fund was renamed Templeton Foreign Securities Fund.